

FACT SHEET

Alabama Flood Fact Sheet



Summer Storms & Hurricane Season

Alabama's unique climate puts the state at risk for severe flooding, especially during the summer months. Heavy rains, tropical storms, and hurricanes have historically caused severe inland flooding throughout the state. Since 2000, Alabama has experienced five federally declared disasters due to flooding, and has sustained severe flood damage from three major hurricanes: Hurricane Ivan (2004), Hurricane Dennis (2004), and Hurricane Katrina (2005).

Now is the time to remind residents of the dangers of flooding and the importance of protecting their homes and assets with flood insurance—before a storm hits and it is too late.

ALABAMA FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are more than 56,000 flood insurance policies in force in Alabama. **However, many of the households remain at risk**—fewer than three percent are protected by flood insurance.

ALABAMA FLOOD RISKS

Heavy Rains. Hurricanes, tropical storms and summer thunderstorms have the potential to unload heavy and sustained rainfall, which overwhelms drainage systems and causes flooding. Hurricane Dennis (2005) caused rainfall depths to almost reach 13 inches near Camden.

Inland Flooding. Coastal communities are not the only ones who should prepare for hurricane season. Hurricanes and tropical storms are powerful systems that have the ability to travel far from the initial strike zone—once inland, they continue to bring powerful and heavy rains. In addition, severe summer storms can cause serious flooding; for example, floods in Birmingham last year ravaged homes and roadways.

Flash Flooding. Flash floods—caused by sudden, heavy rainfall—can occur in just a few hours or less; moving water from flash floods can lift rocks and debris, and

damage homes and buildings. In May 2009, severe flash floods caused millions of dollars in damage to businesses, homes, and roads in Alabama.

BE FLOODSMART—REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk by entering your address at **FloodSmart.gov** “Assess Your Risk.” Insurance agents can also help confirm your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency, and ensure everyone knows the contact’s address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they cannot get damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn about individual flood risk, explore coverage options and to find an agent in your area. **Most standard homeowners policies do not cover flood damage**, but flood insurance may be more affordable than you think. The average flood insurance policy costs about \$600 a year, and rates start as low as \$129 a year for homes in moderate-to-low risk areas.



FEMA

APRIL 2011